



Express Mail No.: EL 477 036 872 US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of: Bent et al.

Application No.: 10/092,279

Group Art Unit: 2161

Filed: March 6, 2002

Examiner: TBD

For: SYSTEMS AND METHODS FOR  
PROVIDING LOAN MANAGEMENT  
FROM CASH OR DEFERRED  
INCOME ARRANGEMENTS

Attorney Docket No.: 11559-003-999

RESPONSE TO NOTICE TO FILE MISSING PARTS

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

In response to the Notice to File Missing Parts of Nonprovisional Application mailed April 22, 2002 (the "Notice") in connection with the above-identified application, Applicants submit herewith:

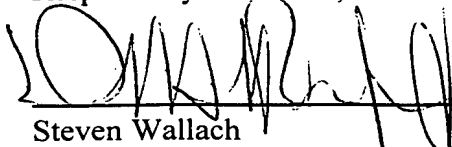
- 1) A Declaration referring to the above-identified application and signed and dated by the inventors;
- 2) A copy of the Notice;
- 3) A Power of Attorney By Assignee (the assignment being submitted for recordation concurrently herewith).

In accordance with the Notice, the fee required for filing this response is \$65.00. Please charge the required fee to Pennie & Edmonds LLP Deposit Account No. 16-1150. A duplicate copy of this sheet is enclosed for accounting purposes.

The Applicants respectfully submit that all requirement of the Notice have been fully complied with. If any questions remain, a telephone call to the undersigned is invited.

Respectfully submitted,

Date June 21, 2002



35,402

Steven Wallach

(Reg. No.)

By: Dwight H Renfrew Jr.

38,594

PENNIE & EDMONDS LLP

1155 Avenue of the Americas

New York, New York 10036-2711

(212) 790-9090

Enclosure



## UNITED STATES PATENT AND TRADEMARK OFFICE



COMMISSIONER FOR PATENTS  
UNITED STATES PATENT AND TRADEMARK OFFICE  
WASHINGTON, D.C. 20231  
www.uspto.gov

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
10/092,279	03/07/2002	Bruce Bent	11559-003

CONFIRMATION NO. 7722

20583  
PENNIE AND EDMONDS  
1155 AVENUE OF THE AMERICAS  
NEW YORK, NY 100362711

## FORMALITIES LETTER



\*OC000000007925322\*

Date Mailed: 04/22/2002

## NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

*Filing Date Granted*Items Required To Avoid Abandonment:

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is unsigned.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(l) of \$65 for a small entity in compliance with 37 CFR 1.27, must be submitted with the missing items identified in this letter.

Items Required To Avoid Processing Delays:

The item(s) indicated below are also required and should be submitted with any reply to this notice to avoid further processing delays.

SUMMARY OF FEES DUE:

Total additional fee(s) required for this application is \$65 for a Small Entity

- \$65 Late oath or declaration Surcharge.

06/28/2002 BABRAHA1 00000034 161150 10092279

01 FC:205 65.00 CH

*A copy of this notice **MUST** be returned with the reply.*

*B. Z. [Signature]*

Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE